

EXHIBIT 2

Message

From: Brian Covey [BCovey@loandepot.com]
Sent: 4/27/2021 8:19:50 AM
To: Sean Johnson [SeanJohnson@loandepot.com], Lee Jean Pierre [LJeanPierre@loandepot.com]
Subject: Fwd: Rate expires today please extend lock **Redacted** [4093]

K - we tried but doesn't qualify for referral

Let's move to ILC - you can do w Julie and send back PE

Begin forwarded message:

From: Michelle Alexander <**Redacted**@loandepot.com>
Date: April 27, 2021 at 6:57:38 AM CDT
To: Brian Covey <BCovey@loandepot.com>, Danielle Barker <danielle.barker@loandepot.com>
Subject: RE: Rate expires today please extend lock **Redacted [4093]**

Hi Brian,

Based on the information you provided below I don't believe that qualifies as a permitted transfer and the LC would not be eligible for the 30 bps transfer fee.

Permitted Loan transfers shall include:

- Licensed State Transfer – LC with a MLO license, but not licensed in the state where the property that is the subject of the loan is located. May transfer the loan to another originator in the same branch, another branch or different channel that holds the appropriate state license.
- Extended Time Away from Office Transfer – If LC is out of the office for a permissible purpose for an extended period of time and needs another originator to assist the customer during the extended absence, the LC may transfer the loan to another originator.
- Product Certification Transfer – If LC is not certified or qualified to originate the product that best meets the customer's needs, the LC must transfer the loan to a designated originator.
- Customer Requested Transfer – If a LC transfers loan to another originator at the Company as a result of a written request of a customer.
- Protected Builder Account – If a LC receives a loan from a customer within a Protected Builder Account territory, the LC must transfer the loan to the designated Builder Account LC.

Michelle Alexander

Sr. Human Resources Manager

 **Redacted**

 **Redacted**

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□ <https://www.loandepot.com>



Redacted

NMLS#174457

Customer service is our top priority: If you are not receiving exceptional customer service, or if you have any questions, please contact us at www.loandepot.com/about/contactus.

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Please consider the environment before printing this email.

From: Brian Covey <BCovey@loandepot.com>

Sent: Tuesday, April 27, 2021 7:44 AM

To: Danielle Barker <danielle.barker@loandepot.com>; Michelle Alexander <Redacted@loandepot.com>

Subject: Re: Rate expires today please extend lock Redacted [4093]

I'll have them move to ILC.

Redacted moving this customer to ILC as LC didn't extend rate past closing date / disbursement date of refi here.

With the new change yesterday in the 411 would the LC get 30 bps referral?



Brian Covey

Vice President, Regional Production



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